



QUESTIONS FOR YOUR INSURANCE AGENT - PREPARED JUN 10, 2025
PETER AND PAULA PROFESSOR

We identified the following specific questions to bring to your insurance agent. We want to be sure your financial goals and financial security are appropriately protected in the event of some catastrophic accident or lawsuit.

Your insurance agent is the expert who will be able to guide you to the best possible coverage for your needs.

HOME INSURANCE - HOME POLICY

How does my current dwelling coverage compare to the estimated replacement cost of my home?
.....

What is the best way to determine if my personal property coverage is sufficient?
.....

How might my premiums change if we were to raise my deductible to 1% of my dwelling coverage?
.....

What information should I know about water backup coverage
.....

Is my liability coverage sufficient?
.....

Are there any exclusions I should be aware of? If so, do you recommend purchasing additional coverage to protect against that loss, or increasing our current coverage to remove the exclusion?
.....

Is trampoline liability coverage included in my coverage? If not, would you recommend adding it since we have a trampoline?
.....

Can you explain the roof surface limitation? Are there any companies that offer full replacement cost for my roof?
.....

AUTO INSURANCE - AUTO POLICY

Is my bodily injury coverage sufficient for my needs?
.....

Is my property damage coverage sufficient for my needs?
.....

LANDLORD INSURANCE - LANDLORD POLICY

What is my current coverage limit for Fair Rental Value, and Is it sufficient based on the rental income this property generates?
.....

Are there any exclusions I should be aware of? If so, do you recommend purchasing additional coverage to protect against that loss, or increasing our current coverage to remove the exclusion?
.....

UMBRELLA INSURANCE - UMBRELLA POLICY

Do I have sufficient umbrella coverage? How should one determine the appropriate level of coverage?
.....

Do my underlying liability limits match the minimum coverage requirements of my umbrella policy?

.....

To what extent would I be covered if I sit on a non-profit board as director or officer.

.....